

IN THE SPECIFICATION:

Please amend the specification as follows:

Page 35, replace the first paragraph on page 35 with the following new paragraph:

Although the system and processes described by Figs. 17-18 describe the preferred embodiment for the disbursement processing system shown in Fig. 4, other implementations are also available. Fig. 19, for example, illustrates an alternative embodiment for a disbursement processing system consistent with the invention. Fig. 20 depicts a flow diagram illustrating the series of steps performed by system 1900 as shown in Fig. 19. Similar to system 1700 in Fig. 17 and the processes described in Fig. 18, system 1900 enables intermediary 310 to compute a payment due to recipient 330 and to transmit the disbursement information in an EDI file to accumulator agency 130 (Step 2010). In contrast to the system and methods described in Figs. 17-18, the system and methods consistent with this embodiment do not limit intermediary 310 to a state. Otherwise, system 1900 and the associated methods operate similarly as system 1700 and its associated methods. Accumulator agency 130 receives the EDI file from intermediary 310 and processes the disbursement (step 2020). If the disbursement is a check (step 2025), accumulator agency 130 prints the check and transmits it directly to recipient 330 (step 2030). Again, in contrast to the system and methods described in Figs. 17-18, the system and methods consistent with this

embodiment do not limit recipient 330 to a custodial parent. However, to show that multiple disbursement transactions can be processed to multiple recipients, system 1900 distinguishes recipient A 1932, recipient B 1934, and recipient C 1936. As indicated in system 1900, the issuance of a check by accumulator agency 130 is transmitted to recipient A 1932. The issued check is drawn on the bank account of intermediary A's bank 1922. In system 1900, the check issued by accumulator agency 130 to recipient A 1932 is drawn on intermediary A's bank 1922 (step 2035).

IN THE CLAIMS:

Please cancel claims 127-370 and add new claims 371-483 as follows:

371. (New) A method of accumulating a child support payment and processing a child support disbursement, comprising the steps, performed by a processor, of:

initiating the child support payment with child support disbursement information from a payor to a payee through a collector;

transferring to an accumulator agency the child support payment and the child support disbursement information from the collector;

processing from the agency to a bank the child support payment as a debit transaction; and

processing from the agency to an intermediary the child support disbursement information as an addendum transaction.

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